

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Caldwell, Linda Yvonne	§	Case No. 09 B 07073
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/03/2009.

2) The plan was confirmed on 07/13/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/30/2009.

5) The case was dismissed on 11/30/2009.

6) Number of months from filing or conversion to last payment: 4.

7) Number of months case was pending: 10.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$18,725.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,469.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$4,469.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,849.12
Court Costs	\$0
Trustee Expenses & Compensation	\$312.82
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,161.94

Attorney fees paid and disclosed by debtor \$924.88

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$4,664.00	\$7,536.20	\$7,536.20	\$0	\$0
American General Finance	Secured	\$3,770.00	\$3,769.51	\$3,769.51	\$498.00	\$0
Chase Home Finance	Secured	\$15,000.00	\$15,000.00	\$15,000.00	\$223.87	\$0
Chase Home Finance	Secured	\$90,000.00	\$88,242.76	\$88,242.76	\$0	\$0
Countrywide Home Loans Inc.	Secured	\$159,000.00	\$158,063.65	\$158,063.65	\$0	\$0
Countrywide Home Loans Inc.	Secured	\$39,209.00	\$41,424.13	\$39,209.00	\$585.19	\$0
AIG Federal Savings Bank	Unsecured	\$1,111.00	NA	NA	\$0	\$0
American Express Centurion	Unsecured	\$581.00	\$581.64	\$581.64	\$0	\$0
American General Finance	Unsecured	\$1,185.00	\$1,111.09	\$1,111.09	\$0	\$0
American General Finance	Unsecured	\$703.00	NA	NA	\$0	\$0
Arrow Financial Services	Unsecured	\$1,933.00	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	\$1,287.22	\$1,015.27	\$1,015.27	\$0	\$0
Asset Acceptance	Unsecured	NA	\$409.47	\$409.47	\$0	\$0
Associates Credit Card Service	Unsecured	\$3,000.00	NA	NA	\$0	\$0
AT&T	Unsecured	\$275.00	NA	NA	\$0	\$0
B-Line LLC	Unsecured	\$782.90	NA	NA	\$0	\$0
B-Line LLC	Unsecured	\$3,119.11	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
B-Real LLC	Unsecured	\$7,598.00	\$2,336.21	\$2,336.21	\$0	\$0
BP Amoco	Unsecured	\$26.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$8,539.11	NA	NA	\$0	\$0
Carson Pirie Scott & Co	Unsecured	\$503.00	NA	NA	\$0	\$0
Chase Bank	Unsecured	\$2,000.00	NA	NA	\$0	\$0
Check Recovery Systems	Unsecured	\$225.00	NA	NA	\$0	\$0
Comcast	Unsecured	\$199.00	NA	NA	\$0	\$0
Credit Union One	Unsecured	\$1,005.56	\$1,643.71	\$1,643.71	\$0	\$0
Dominicks	Unsecured	\$150.00	NA	NA	\$0	\$0
Dr Carlton West	Unsecured	\$55.20	NA	NA	\$0	\$0
Drive Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$278.00	\$278.88	\$278.88	\$0	\$0
Enterprise Rent A Car	Unsecured	\$45.00	NA	NA	\$0	\$0
GE Capital Auto Financial Services	Unsecured	\$1,813.00	NA	NA	\$0	\$0
Humana Inc	Unsecured	\$33.13	NA	NA	\$0	\$0
Jackson Park Hospital	Unsecured	\$100.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$2,670.26	NA	NA	\$0	\$0
Lake Imaging LLC	Unsecured	\$55.20	NA	NA	\$0	\$0
Ledford & Wu	Unsecured	\$1,974.00	NA	NA	\$0	\$0
Marshall Field & Company	Unsecured	\$1,209.00	NA	NA	\$0	\$0
Medical	Unsecured	\$200.00	NA	NA	\$0	\$0
Medical	Unsecured	\$200.00	NA	NA	\$0	\$0
Michael Reese Hospital And Medical	Unsecured	\$950.00	NA	NA	\$0	\$0
Midnight Velvet	Unsecured	\$268.63	\$268.63	\$268.63	\$0	\$0
National Capital Management	Unsecured	\$1,813.23	\$2,072.99	\$2,072.99	\$0	\$0
National Check Bureau	Unsecured	\$1,137.81	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$2,205.97	NA	NA	\$0	\$0
Pathology Consultants Inc	Unsecured	\$49.00	NA	NA	\$0	\$0
Pier 1 Imports Inc	Unsecured	\$166.12	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$4,854.27	\$4,854.27	\$4,854.27	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,873.00	\$1,873.80	\$1,873.80	\$0	\$0
Resurgent Capital Services	Unsecured	\$938.00	\$1,209.63	\$1,209.63	\$0	\$0
Resurgent Capital Services	Unsecured	\$500.00	\$820.64	\$820.64	\$0	\$0
RoundUp Funding LLC	Unsecured	\$900.00	\$782.90	\$782.90	\$0	\$0
Sacred Heart	Unsecured	\$380.00	NA	NA	\$0	\$0
Safeway	Unsecured	\$225.00	NA	NA	\$0	\$0
Sprint Nextel	Unsecured	\$552.14	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
St Margaret Mercy Hospital	Unsecured	\$689.00	NA	NA	\$0	\$0
Unifund Bros/Busy Beaver	Unsecured	\$1,927.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$246,306.41	\$0	\$0
Mortgage Arrearage	\$54,209.00	\$809.06	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$3,769.51	\$498.00	\$0
<b>TOTAL SECURED:</b>	<b>\$304,284.92</b>	<b>\$1,307.06</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$7,536.20	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$7,536.20</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$19,259.13</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,161.94	
Disbursements to Creditors	\$1,307.06	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$4,469.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: January 12, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.